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2                   IN THE UNITED STATES BANKRUPTCY COURT FOR  
3                   THE DISTRICT OF PUERTO RICO

4                   IN THE MATTER OF:

5                   FELIX ONOFRE VILLAFANE

6                   XXX-XX-5990

7                   CASE NO. 07-01071 GAC

8                   Chapter 7

9                   FILED & ENTERED ON 10/23/2007

10                   Debtor(s)

11                   DISCHARGE OF DEBTOR

12                   It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The  
13 debtor is granted a discharge under Section 727 of Title 11, United States Code,  
(the Bankruptcy Code).

14                   San Juan, Puerto Rico, this 23 day of October, 2007.

15                   BY THE COURT

16                     
17                   Gerardo A. Cárdenas Apierri  
18                   U.S. Bankruptcy Judge

19                   cc: all creditors

20                   SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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2       **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**  
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4       This court order grants a discharge to the person named as the debtor. It is  
5       not a dismissal of the case and it does not determine how much money, if any, the  
6       trustee will pay to creditors.  
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8       Collection of Discharged Debts Prohibited  
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10      The discharge prohibits any attempt to collect from the debtor a debt that  
11     has been discharged. For example, a creditor is not permitted to contact a  
12     debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach  
13     wages or other property, or to take any other action to collect a discharged debt  
14     from the debtor. There are also special rules that protect certain community  
15     property owned by the debtor's spouse, even if that spouse did not file a  
16     bankruptcy case. A creditor who violates this order can be required to pay  
17     damages and attorney's fees to the debtor.  
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19      However, a creditor may have the right to enforce a valid lien, such as a  
20     mortgage or security interest, against the debtor's property after the  
21     bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
22     Also, a debtor may voluntarily pay any debt that has been discharged.  
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24       Debts That are Discharged  
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26      The Chapter 7 discharge order eliminates a debtor's legal obligation to pay  
27     a debt that is discharged. Most, but not all, types of debts are discharged if  
28     the debt existed on the date the bankruptcy case was filed. (If this case was  
29     begun under a different chapter of the Bankruptcy Code and converted to Chapter  
30     7, the discharge applies to debts owed when the bankruptcy case was converted.)  
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32       Debts that are Not Discharged  
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34      Some of the common types of debts which are not discharged in a chapter 7  
35     bankruptcy case are:  
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- 37       a. Debts for most taxes;
- 38       b. Debts that are in the nature of alimony, maintenance or support;
- 39       c. Debts for most student loans;
- 40       d. Debts for most fines, penalties, forfeitures, or criminal  
41           restitution obligations;
- 42       e. Debts for personal injuries or death caused by the debtor's  
43           operation of a motor vehicle while intoxicated;
- 44       f. Some debts which were not properly listed by the debtor;
- 45       g. Debts that the bankruptcy court specifically has decided or will  
46           decide in this bankruptcy case are not discharged;
- 47       h. Debts for which the debtor has given up the discharge protections by  
48           signing a reaffirmation agreement in compliance with the Bankruptcy  
49           Code requirements for reaffirmation of debts.

50      This information is only a general summary of the bankruptcy discharge.  
51      There are exceptions to these general rules. Because the law is complicated,  
52      you may want to consult an attorney to determine the exact effect of the  
53      discharge in this case.  
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